

CENTRAL UNIVERSITY OF KARNATAKA (Established by an Act of the Parliament in 2009)	 CENTRAL UNIVERSITY OF KARNATAKA	Aland Road, Kadaganchi Kalaburagi – 585 367 Phone: 08477 226729 Fax: 08477 226203 Website: cuk.ac.in E-mail: purchases@cuk.ac.in
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NO.CUK/Tender/2017-18/Health Insurance/02

Date: 25.05.2017

**NOTICE INVITING TENDER FOR PROVIDING HEALTH INSURANCE TO THE STUDENTS.
(THROUGH E-PROCUREMENT MODE)**

Online electronic bids are hereby invited for and on behalf of Central University of Karnataka, for providing Health Insurance for the students of Central University of Karnataka as briefly described here under:

1.	Particulars of requisition	Providing Health Insurance for the students of CUK
2.	Bid submission mode	Online through e-procurement mode on Central Public Procurement Portal in Two packet system: Packet 1 -Techno-Commercial Bid and Packet 2 -Price Bid.
3.	i. Tender processing Fees Rs. 500/- ii. Earnest Money Deposit Rs.25,000/-	Payable through Demand Draft drawn on any nationalized bank in favour of “ The Finance Officer Central University of Karnataka ” payable at Kalaburagi. The DDs should be sent to “The Registrar, Central University of Karnataka, Kadaganchi -585367, Kalaburagi District” in sealed envelope by super scribing as “ DDs Providing Health Insurance ”. DDs shall reach the university on or before the date of bid opening.
4.	Pre-bid meeting date	01.06.2017 at 3.00pm.
4.	Date and time of availability of bid document in the portal.	From 11.00 Hrs. of 26.05.2017 to 18.00 Hrs. of 15.06.2017
5.	Last date and time for submission of bids through portal.	18.00 Hrs. of 15.06.2017
6.	Date and time of opening technical bids.	16.00 Hrs. of 19.06.2017

A. Instructions to Bidders

1. Bids are to be submitted online through e-Procurement portal of the Central Public Procurement Portal (CPP portal).
2. Bids submitted offline will not be considered.
3. Bidders are instructed to read and understand the eligibility criteria and terms and conditions.
4. Tender processing fee and EMD is Payable through Demand Draft drawn on any nationalized bank in favour of “**Finance Officer, Central University of Karnataka**” payable at Kalaburagi. The DDs should be sent to “The Registrar, Central University of Karnataka, Kadaganchi -585367, Kalaburagi District” in sealed envelope by super scribing as “DDs for Health Insurance tender”. The DDs shall reach on or before the date and time of bid opening.
5. EMD of the unsuccessful bidders will be returned/refunded after opening the price bids and after awarding the work to successful bidder EMD of the successful bidder will be refunded on submission of performance security and on execution of the agreement.
6. To avail the concessions available to Micro and Small enterprises, such bidders are required to upload, the registration certificate issued by NSIC.
7. Bidders are advised to submit the tender strictly based on the terms and conditions and specifications contained in the Tender Document. Conditional bids will be summarily rejected.
8. The total student strength will be in the range of 1500 to 2000. It may increase or decrease depending on number of students admitted during academic year 2017-2018. Total number of students may be approximately as under:

Students Category	Tentative Age Bracket	No. of students (Approximate)
Under Graduate	18-23	200 to 350
Post Graduate	22-26	1000 to 1250
Research Scholars	24-45	300 to 400

B. Eligibility of the bidders

1. The bidder shall be an insurance company/agency registered with IRDA.
2. The bidder should have experience in providing health insurance to students of Government/Semi-Government/Govt. of India Undertaking/ Autonomous Institutions/Reputed private institutes during the preceding five years (2012-13 to 2016-17). A list of clients along with the certificate of satisfactory performance issued by the competent authority of at least one establishment is required to be submitted.
3. The operations of the firm must be at the national level.
4. The bidder shall not be black listed by any Government /Semi Government/Private Institution.
5. The firm should be registered with the income tax, service tax and other required statutory registrations.
6. The bidder should enclose audited financial statements and income tax returns for the three financial years from 2013-14 to 2015-16.

C. Each Bidder shall upload the following digitally signed documents

Packet I

1. Annexures I, II, firm registration certificate and registration certificate issued by IRDA
2. Service Tax Registration Certificate, PAN Card and NSIC certificate wherever applicable.
3. Audited Profit and Loss for last three financial years from 2013-14 to 2015-16.
4. ITRs for the last three Assessment Years from 2014-15 to 2016-17.
5. Work orders of providing Health insurance to any one of the Government/Semi-Government/Govt. of India Undertaking/ Autonomous Institutions/Reputed private institutes
6. Brief profile of the bidding firm with the details of percentage of claim settled in the last three years.
7. Brochure/leaflet of the scheme offered towards the current tender.

Packet II

8. Annexure III – Price Bid

D. Terms and conditions

1. Quotation should be valid for at least 180 days.
2. Selection of the insurance provider will be generally based on the coverage of the benefits and least premium quoted by the firm subject to satisfactory evaluation in the technical evaluation and eligibility.
3. Minimum requirements for the policy to be offered are as under:
 - a. Annual health check-up
 - b. No limit on room and nursing charges
 - c. No sub-limits or illness wise limit
 - d. Provision for second opinion on occurrence of critical illness
 - e. Pre and post hospitalization up to 60 and 90 days respectively
 - f. Organ donor coverage
 - g. Emergency ambulance service
 - h. Minimum 10 % discount on pharmacy products, FMGC products and diagnosis tests.
 - i. Cashless facility in hospitals across India
 - j. The policy shall be implemented within 30 days from the date of entering contract.
 - k. Claim settlement within 45 days if it is reimbursement
 - l. Day care treatments
 - m. ICU charges
 - n. No claim bonus if any.
 - o. Coverage for Alternative treatments.
4. The University reserves the right to postpone and/or extend the date of receipt or to withdraw the tender notice or not to place the order or to place order for part or full quantities without assigning any reason thereof at any stage of the tender. In such an event, bidders shall not be entitled to any compensation, in any form whatsoever. All relevant updates will be published in university website and CPP portal.
5. Date for inclusion of the students in the Health Insurance policy generally will be from **1st August** each year after admission in an academic year. If any student joins the scheme in between during the academic year, premium shall be charged in proportionate of the period of coverage.

6. The initial contract will be for a period of one year. On the satisfactory performance, the contract may be renewed at the discretion of CUK for a subsequent period of one year or part thereof.
7. Any claim for increase in premium rates during the Policy period on account of any reason whatsoever will not be entertained.
8. Bids must be submitted in English language only.
9. Canvassing in connection with the tender is strictly prohibited and the bids submitted by such bidders indulging in such practices are liable to be rejected. CUK reserves the right to debar the firm for minimum one year as per the Company policy.
10. The amount of premium is required to be mentioned for coverage of Rs.1.00 lakh per student excluding applicable taxes.
11. In case, if it is found that the company has not given the correct information and flouted any condition or the company does not have all the appropriate licenses and all the statutory permissions, whatsoever required, to carry out the activity as required in these assignments then CUK reserves the rights to cancel the order issued to them and award the assignment in the manner as deemed fit. This can be done at any stage.
12. The successful bidder shall be required to furnish a Performance Security within 15 days of receipt of 'Letter of Offer' for an amount of **Rs.1,50,000/-** in the form of an Account Payee DD, Fixed Deposit Receipt from a commercial bank, or Bank Guarantee from a nationalised bank in favour of "**Finance Officer, Central University of Karnataka**".
The Performance Security shall remain valid for a period of sixty days beyond the date of completion of all contractual obligations. In case the contract period is extended further, the validity of Performance Security shall also required to be extended by the firm accordingly.
13. There should be a dedicated helpline (24x7) from the TPA of Insurance Company available and the contact details should be furnished after the finalisation of the Policy.
14. Immediately on receipt of work order, the successful tenderer will be required to execute the Contract Agreement. The performance security should be submitted immediately after issue of Letter of Acceptance but not later than the agreement is signed between the parties.
15. In case of failure in settlement of claims within the time frame, the penalty will be enforced as per the University norms.
16. Any legal disputes shall be only in Kalaburagi High Court jurisdiction.
17. If tender opening day happens to be holiday, the next working day will be treated as tender opening.

Registrar
Central University of Karnataka

Annexure I – Technical Specifications

1. Registration number given by IRDA:
2. Details of tie-ups:
3. City-wise list of hospitals with cashless facility (Separate list may be enclosed):
4. List of Universities/ Institutes/ Govt. Departments/ Reputed private institutions where such health insurance policies are under operation if any.
5. Average time required to settle the claim:
6. Claim settlement ratio within stipulated period.
7. Provision for Addition/ Deletion of students in the policy during the year: Yes /No
8. Furnished all the features of policy, inclusions and exclusions, list of hospitals, photo medical cards and other information which company feels deemed fit will be provided to each insured student in the brochure. (Yes/No)
9. The scheme offered covers the following minimum requirements
10. The scheme offered covers the following minimum requirements for the policy to be offered (Specify if any additional benefits offered in your scheme over and above minimum requirement).
 - a. Annual health check-up
 - b. No limit on room and nursing charges
 - c. No sub-limits or illness wise limit
 - d. Provision for second opinion on occurrence of critical illness
 - e. Pre and post hospitalization up to 60 and 90 days respectively
 - f. Organ donor coverage
 - g. Emergency ambulance service
 - h. Minimum 10 % discount on pharmacy products, FMGC products and diagnosis tests.
 - i. Cashless facility in hospitals across India
 - j. The policy shall be implemented within 30 days from the date of entering contract.
 - k. Claim settlement within 45 days if it is reimbursement
 - l. Day care treatments
 - m. ICU charges
 - n. No claim bonus if any.
 - o. Coverage for Alternative treatments.

Date:_____

Name:_____

Place:_____

Designation:_____

Seal:

Annexure II
Tender Declaration Form

1. Name of the Firm:
2. Full Postal Address:
3. Contact No.
4. Telephone No.
5. Fax No.....
6. Email Id:
7. Date of Establishment of Firm.....
8. Registration No. of Firm:
9. Give details of any contracts executed with any University, Govt Agency, Reputed Pvt agency during the last twelve months (attach separate sheet, if necessary):.....
10. Details of the tender fee and EMD

Particulars	Amount	DD Date	Name of the Bank
Tender Fee	Rs. 500		
EMD	Rs.25,000/-		

UNDERTAKING

- a) I the undersigned certify that I have gone through the terms and conditions mentioned in the tender document and undertake to comply with all the terms and conditions mentioned in the tender document.
- b) The premium quoted by me are valid and binding upon me for the entire period of contract.
- c) I hereby undertake to provide the insurance services as per specifications given in the tender document/supply order within stipulated period, if I qualify in the tendering process.
- d) I give the rights to the Central University of Karnataka to forfeit the earnest money paid by me if any delay occurs on my part or if I fail to comply with the terms and conditions mentioned in the tender document.
- e) Our firm is not blacklisted by any government or private institution.

Date:_____

Name:_____

Place:_____

Designation:_____

Seal:

Note to bidder: To be submitted by the bidder in the letter head and to be signed by the authorized signatory with name and designation. Affix the seal of the firm.

Annexure III - Price Bid

Sl. No.	Students category	No. of students (Approximate)	Net premium per student for coverage of Rs.1.00 (One) Lakh per student* (excluding the taxes applicable)** Rs.
1.	Under Graduate	200 to 350	
2.	Post Graduate	1000 to 1250	
3.	Research Scholars	300 to 400	

* Premium should be mentioned both in figures and words. (in Rs.)

**Taxes applicable can be charged over and above the premium as per the applicable rules.

Date: _____

Name: _____

Place: _____

Designation: _____

Seal:

Note to bidder: To be submitted by the bidder in the letter head and to be signed by the authorized signatory with name and designation. Affix the seal of the firm.